

provisional double-patenting rejection is premature. Accordingly, withdrawal of the provisional double-patenting rejection of the claims is respectfully requested.

The Office Action rejects claims 1-27, 51, 70, 92, 116 and 137 under 35 U.S.C. § 102(e) as being anticipated by O'Neal et. al. (U.S. Patent Application Publication No. 2004/0062370). The rejection is respectfully traversed.

In particular, the above-identified application claims a system for facilitating processing and disposition of a transaction, and associated method, that includes an access controlled facility configured to maintain user information and to permit or deny a user to enter an access controlled environment, a transaction management facility within the access controlled environment configured to support and maintain transaction data based on the transaction, the user operations and a security scheme, and an authentication facility configured to authenticate the transaction data based on an authentication scheme corresponding to the transaction, and a billing facility configured to consolidate data and to generate and process billing data, as recited in independent claim 1, and similarly recited in independent claims 27, 51, 70, 92 and 116.

O'Neal teaches an apparatus and method provided for managing access to transaction services offered over a network (Abstract). O'Neal also teaches that the apparatus includes an event monitor configured to prescribe the account event and to manage access to the transactions services as a function of the transaction cost associated with the transaction record of the detected account event (paragraphs [0045] and [0046]). Thus, the system in O'Neal monitors access to the transaction services as a function of the transaction cost, but O'Neal does not teach anywhere that the access

to the transaction services are based on the transaction, the user operations and a security scheme, as recited in independent claim 1 and independent claims 27, 51, 70, 92 and 116.

A closer observation of O'Neal reveals that O'Neal fails to disclose or suggest a security scheme, and only prescribes managing access to the transaction services or providing billing services, as the function of the "transaction costs associated with the transaction record" but does not teach maintaining transaction based on a combination of the transaction, user operations, and a security system. O'Neal merely teaches the transaction cost and "some type of identification and authentication data that is provided by the user to preclude unauthorized access to private account information" (Paragraph [0079]), and thus fails to teach an authentication facility that authenticates the transaction data based on an authentication scheme corresponding to the transaction, as recited in the independent claims. O'Neal's identification and authentication is in fact part of the billing system, and not part of an authentication facility. Furthermore, the authentication is provided by the user and does not correspond to the transaction, as recited in the independent claims.

In summary, O'Neal fails to disclose or suggest at least the combination of storing and maintaining transaction data based on the transaction, the user operations and its security scheme, and an authentication facility that authenticates the transaction data based on an authentication scheme corresponding to the transaction, as recited in the independent claims.

For at least these reasons, independent claims 1, 27, 51, 70, 92 and 116, and their dependent claims, are patentable over O'Neal. Thus, withdrawal of the rejection of the claims under 35 U.S.C. §102(e) is respectfully requested.

Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned representative at the number listed below.

In the event this paper is not considered to be timely filed, the Applicants hereby petition for an appropriate extension of time. The fee for this extension may be charged to our Deposit Account No. 01-2300. The Commissioner is hereby authorized to charge any fee deficiency or credit any overpayment associated with this communication to Deposit Account No. 01-2300 referencing Docket Number 026732-00011.

Respectfully submitted,



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Attachment: Petition for Extension of Time (1 month)

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